



**SO ORDERED.**

**SIGNED this 7 day of October, 2015.**

A handwritten signature in blue ink that reads "David M. Warren".

**David M. Warren**  
**United States Bankruptcy Judge**

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**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION**

**IN RE:**

**PEGGOTTY LOUISE HYATTE**

**Case No: 13-02265-8-DMW  
Chapter 13**

**Debtor**

**CONSENT ORDER REGARDING  
AUTOMATIC STAY AS TO 2008 MAZDA 3S**

The parties, by consent, hereby agree to the following terms and conditions regarding the automatic stay as to NCEP LLC:

1. The Debtor filed a petition in bankruptcy on or about April 8, 2013, and John F. Logan was appointed as Chapter 13 Trustee.
2. Santander Consumer USA Inc. ("Santander") filed a proof of claim (the "Mazda Claim") in the above-captioned case, in its capacity as servicer for Citifinancial Auto.
3. The Mazda Claim is secured by a 2008 Mazda 3S with VIN No. JM18K323181831279.
4. On July 28, 2015 Quantum3 Group LLC, in its capacity as agent for NCEP LLC, filed an assignment of the Mazda Claim from Santander to NCEP LLC.
5. The Debtor proposed to pay the Mazda Claim directly and outside its plan, and the bankruptcy court confirmed the Debtor's proposed Chapter 13 plan on August 30, 2013.
6. The last payment received by Santander and its transferee, NCEP LLC, was June 4, 2013.

7. The Debtor now wishes to surrender the 2008 Mazda 3S with VIN No. JM18K323181831279 and desires to communicate directly with NCEP LLC and its agents in order to facilitate turnover of the Mazda.
8. The parties agree to the following findings of fact and conclusions of law:

That the automatic stay pursuant to Sections 362 is hereby lifted as to the 2008 Mazda 3S with VIN No. JM18K323181831279; that NCEP LLC shall be entitled to exercise its remedies in accordance with its rights under the contract and the applicable laws and statutes of the State of North Carolina; that for 180 days after the date of this order, NCEP LLC shall be entitled to file an amended proof of claim for any deficiency owed on its claim; and that Rule 4001(a)(3) is hereby waived with respect to the subject matter of this bankruptcy proceeding.

/s/ Ramsay Tyler Archie  
White & Allen, P.A.  
Attorney for Santander Consumer USA Inc.

/s/ Lee Roland  
The Law Office of John T. Orcutt  
Attorney for Debtor Peggotty Louise Hyatte

No Opposition:

/s/ John F. Logan  
John F. Logan  
Chapter 13 Trustee  
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